

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William T Hutchinson Sr.**  
**Karen S Hutchinson**  
Debtor(s)

Bankruptcy Case No.: 17-70463-JAD

Chapter: 13  
Docket No.: 106 – 105

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 26th of October, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 12/12/22.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **12/21/22 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **12/12/22**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

**\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:  
William T Hutchinson, Sr.  
Karen S Hutchinson  
Debtors

Case No. 17-70463-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Oct 26, 2022

Form ID: 408

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William T Hutchinson, Sr., Karen S Hutchinson, 75 Privateroad 5069, Commodore, PA 15729-9116
14643582	Access Services - VIN Capitol, P.O. Box 157, Tampa, FL 33603
14661269	CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
14643590	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
14643591	+ Indiana County Tax Claim Bureau, 825 Philadelphia Street, Indiana, PA 15701-3951
14662005	Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
14643594	+ Northwest Consumer Discount Company, PO Box 456, Punxsutawney, PA 15767-0456
14724926	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner, Holmdel, NJ 07733-1976
14643595	+ Penelec, 76 S. Main Street A-RPC, Akron, OH 44308-1812
14643597	+ Tek Collect, 871 Park St, Columbus, OH 43215-1441
14643599	Westlake Financial Svc, PO Box 141419, Irving, TX 75014-1419

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@sns.com	Oct 26 2022 23:49:00	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643583	+ Email/Text: EBNProcessing@afni.com	Oct 26 2022 23:49:00	Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097
14643584	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2022 23:47:31	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14643585	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2022 23:47:13	Citifinancia, 300 Saint Paul Pl, Baltimore, MD 21202-2120
14643586	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Commonwealth of Pennsylvania, Department of Revenue, Strawberry Square, Fourth & Walnut Streets, Harrisburg, PA 17128-0001
14643587	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 26 2022 23:46:42	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14643588	+ Email/Text: SAABankruptcy@fcbanking.com	Oct 26 2022 23:48:00	First Commonwealth Ban, 601 Philadelphia St, Indiana, PA 15701-3952
14643589	+ Email/Text: fsncustbrnotice@fullservicenetwork.com	Oct 26 2022 23:48:00	Full Service Network, 600 Grant St Fl 30, Pittsburgh, PA 15219-2702
14643592	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 26 2022 23:48:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14699354	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:38	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital

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			Services, PO Box 10587, Greenville, SC 29603-0587
14699357	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2022 23:47:37	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14643593	+ Email/PDF: pa_dc_claims@navient.com	Oct 26 2022 23:47:34	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14643596	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:46:48	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14726077	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2022 23:47:10	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14655006	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 26 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
15395447	^ MEBN	Oct 26 2022 23:42:30	U.S. Bank Trust, N.A. as Trustee, of the LB-Cabana Series IV Trust, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
14643598	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Oct 26 2022 23:48:00	United Auto Credit Co, 1071 Camelback St Ste 10, Newport Beach, CA 92660-3046
14678889	Email/PDF: ebn_ais@aisinfo.com	Oct 26 2022 23:46:49	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14773934	+ Email/Text: peritus@ebn.phinsolutions.com	Oct 26 2022 23:49:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
14726444	+ Email/Text: ecfbnc@aldridgepite.com	Oct 26 2022 23:48:00	Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
14750508	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 26 2022 23:48:00	Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Westlake Financial Svc
cr		Wilmington Savings Fund Society, FSB, as trustee o
cr	*+	U.S. Bank Trust, N.A., as Trustee of LB-Cabana Ser, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
cr	*	Westlake C/O Peritus Portfolio Services, P.O. Box 141419, IRVING, TX 75014-1419
14712684	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14783797	*	Westlake C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Karen S Hutchinson thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor William T Hutchinson Sr. thedebterasers@aol.com
Lauren Moyer	on behalf of Creditor U.S. Bank Trust N.A., as Trustee of LB-Cabana Series IV Trust lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6